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United States Bankruptcy Co District of New Jersey, Newark l	Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): ARIAS, IAN GREGORY	Name of Joint Debtor(Spouse)(Last, First, Middle):		
All Other Names Used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names Used by the Joint (include married, maiden, and trade		
Last four digits of Soc. Sec. No. / Complete EIN or Tax I.D. No. (if more than one, state all):	Last four digits of Soc. Sec. No. / Co. No. (if more than one, state all):	omplete EIN or Tax I.D.	
Street Address of Debtor (including zip code): 689 LUIS MUNOZ MARIN BLVD	Street Address of Joint Debtor (incl	uding zip code):	
JERSEY CITY NEW JERSEY 07310			
County of Residence or of the Principal Place of Business: HUDSON	County of Residence or Principal Pl Principal Place of Business:	ace of Business:	
Mailing Address of Debtor (if different from street address): SAME AS ABOVE	Mailing Address of Debtor (if differ	rent from street address):	
Location of Principal Assets of Business Debtor (if different from street address):			
Information Regarding the De	otor (Check the Applicable Bo	exes)	
 Venue (Check any applicable box) ☑ Debtor has been domiciled or has had a residence, principal place of busi preceding the date of this petition or for a longer part of such 180 days th ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or the property of the property	an in any other District.	80 days immediately	
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankr	uptcy Code Under Which	
☐ Railroad	the Petition is Filed (Check one box)	
Corporation Stockbroker	Chapter 7 Chapter 11	Chapter 13	
Partnership	Chapter 9 Chapter 12		
Nature of Debts (Check one box)	Sec. 304 - Case ancillary to foreign p	proceeding	
Consumer/Non-Business Business	l _	Theck one box)	
Chapter 11 Small Business (Check all boxes that apply)	Full Filing Fee attached Filing Fee to be paid in installments	(Applicable to individuals only)	
Debtor is a small business as defined in 11 U.S.C. § 101 Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Filing Fee to be paid in installments Must attach signed application for t certifying that the debtor is unable t Rule 1006(b). See Official Form.	the court's consideration	
Statistical/Administrative Information (Estimates only)		THIS SPACE IS FOR COURT USE ONLY	
Debtor estimates that funds will be available for distribution to unsecured Debtor estimates that, after any exempt property is excluded and adminis be no funds available for distribution to unsecured creditors.			
Estimated Number of Creditors ☑ 1-15 ☐ 16-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1000-over		
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,0 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million			
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,0 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million	on \$100 million \$100 million		

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(Official Form 1)(12/03)	1 age 2 of 00	TORNI DI, I age A
VOLUNTARY PETITION	Name of Debtor(s): ARIAS	
Prior Bankruptcy Case Filed Within Last 6 Y	Years (If more than one, attach addition	onal sheet)
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affile	iate of this Debtor (If more than one, a	ttach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
SIGN	ATURES	'
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under Chapter 7, 11, 12 or 13 of title 11, United States Code, understand	Exhibit (To be completed if debtor is required to 10K and 10Q) with the Securities and Expection 13 or 15(d) of the Securities Excrelief under chapter 11) Exhibit A is attached and made a part of the Securities Excrelief under chapter 11)	file periodic reports (e.g. forms exchange Commission pursuant to change Act of 1934 and is requesting
the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. IAN GREGORY ARIAS 10-13-2005	Exhibit (To be completed if debtor is an individu consumer debts) I, the attorney for the petitioner named in that I have informed the petitioner that [lachapter 7, 11, 12, or 13 of title 11, United the constant of the c	al whose debts are primarily the foregoing petition, declare the or she] may proceed under the d States Code, and have
/s/ Ian Gregory Arias Date	explained the relief available under each DAVID K. DeLONGE	such chapter. 10-13-2005
10-13-2005	/s/ David K. DeLonge	Date
Signature of Co-Debtor Date	Exhibit Does the debtor own or have possession or is alleged to pose a threat of imminen	of any property that poses
Signature of Attorney DAVID K. DeLONGE	public health or safety? ☐ Yes, and Exhibit C is attached and ☐ No	made a part of this petition.
/s/ David K. DeLonge	Signature of Non-Attorney	Petition Preparer
State Bar Member Number: DD9662	I certify that I am a bankruptcy petition § 110, that I prepared this document for provided the debtor with a copy of this d	preparer as defined in 11 U.S.C. compensation, and that I have
Date		
Street Address: 30 Montgomery Street, P.O. Box 2029	Printed Name of Bankruptcy Petition Pro	
Jersey City, New Jersey 07302	Social Security Number (Required by 1	1 U.S.C. § 110(c).)
Telephone Number: 201-434-2000		
Signature of Debtor (Corporation/Partnership)	Names and Social Security numbers of a	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	prepared or assisted in preparing this do	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. 10-13-2005	If more than one person prepared this do additional sheets conforming to the appreach person.	
Signature of Authorized Individual Date		10-13-2005
Printed Name of Authorized Individual	Signature of Petition Preparer	Date
Title of Authorized Individual	A bankruptcy petition preparer's failure of title 11 and the Federal Rules of Bank in fines or imprisionment or both 11 U.S.	ruptcy Procedure may result

Debtor (if known)

UNITED STATES BANKRUPTCY COURT

District of New Jersey, Newark Division

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes		\$0.00		
B - Personal Property	Yes		\$7,356.00		
C - Property Claimed as Exempt	Yes				
D - Creditors Holding Secured Claims	Yes			\$1,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes			\$7,236.58	
F - Creditors Holding Unsecured Nonpriority Claims	Yes			\$69,703.50	
G - Executory Contracts and Unexpired Leases	Yes				
H - Codebtors	Yes				
I - Current Income of Individual Debtor(s)	Yes				\$5,534.00
J - Current Expenditures of Individual Debtor(s)	Yes				\$5,500.00
Tota	al Number of Sheets of ALL Schedules	0			
		Total Assets	\$7,356.00		
			Total Liabilities	\$77,940.08	

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Debtor (if known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	Amount of Secured Claim
NONE				

otal			

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In re:

(if known) **Debtor** Husband, Wife, Joint, or Community Current Market Value of Debtor's Interest in Property Without
Deducting Any Secured
Claim or Exemption Nature of Debtor's Amount of Interest in Property Secured Claim Description and Location of Property

Total

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Debtor (if known)

In re:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the same case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state the person's name and address under "Description and Location of Property".

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
1. Cash on hand.		Safety Deposit Box		800.00
2. Checking, savings or other financial accounts, CD's, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses or cooperatives.		Community Capital Bank - checking account Norfolk Bank - aCCT 100 324 3301		350.00 16.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Men Property Management Security Deposit		1,150.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Couches, chairs, computer		3,000.00

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Debtor			(i	f known)
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	\boxtimes			
6. Wearing apparel.		Usual Wearing Apparel		300.00
7. Furs and jewelry.		3 watches		200.00
8. Firearms and sports, photographic, and other hobby equipment.	\boxtimes			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	\boxtimes			
10. Annuities. Itemize and name each issuer.	\boxtimes			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		IRA - HARRIS DIRECT		40.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	\boxtimes			

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In re:

(if known) **Debtor** Husband, Wife, Joint, or Community Current Market Value of Debtor's Interest in Property Without **Deducting Any Secured** Claim or Exemption Type of Property None Description and Location of Property \boxtimes 13. Interest in partnerships or joint ventures. Itemize. \boxtimes 14. Government and corporate bonds and other negotiable and non-negotiable instruments. \boxtimes 15. Accounts receivable. \boxtimes 16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars. 17. Other liquidated debts owing debtor \boxtimes including tax refunds. Give particulars. \boxtimes 18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. \boxtimes 19. Contingent and noncontingent interests in estate of a decendant, death benefit plan, life insurance policy, or trust. \boxtimes 20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.

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Debtor (if known) Husband, Wife, Joint, or Community Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption Type of Property None Description and Location of Property \boxtimes 21. Patents, copyrights, and other intellectual property. Give particulars. \boxtimes 22. Licenses, franchises, and other general intangibles. Give particulars. 23. Automobiles, trucks, trailers, and other 1998 Pontiac Grand Am 1,500.00 vehicles and accessories. \boxtimes 24. Boats, motors, and accessories. 25. Aircraft and accessories. \boxtimes \boxtimes 26. Office equipment, furnishings, and supplies. \boxtimes 27. Machinery, fixtures, equipment, and supplies used in business. \boxtimes 28. Inventory.

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Total \$7,356.00

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In re: (if known) **Debtor** Husband, Wife, Joint, or Community Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption Type of Property None | Description and Location of Property

Total

\$7,356.00

Debtor (if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debt	or elects the exemptions to which debtor is entitled under: (check one box)
\boxtimes	11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Safety Deposit Box	11 USC § 522 (d)(5)	800.00	800.00
Community Capital Bank - checking account Norfolk Bank - aCCT 100 324 3301	11 USC § 522 (d)(5)	366.00	350.00 16.00
Couches, chairs, computer	11 USC § 522 (d)(3)	3,000.00	3,000.00
Usual Wearing Apparel	11 USC § 522 (d)(3)	300.00	300.00
3 watches	11 USC § 522 (d)(4)	200.00	200.00
IRA - HARRIS DIRECT	11 USC § 522 (d)(5)	40.00	40.00

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In re: (if known)

Debtor

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
1998 Pontiac Grand Am	11 USC § 522 (d)(2)	1,500.00	

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Debtor

In re:

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgement liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holds	ng s	secure	d claims to report on this Schedu	ie D.				
Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account Number:			June 2004 loan				1,000.00	
Jennifer Spiller 43 Wall Street New York, New York			Secured by Pontiac Grand Am VALUE \$					
Account Number:	ᆏ		VALUE \$	┢	П	\vdash		
			VALUE\$					
Account Number:								
			VALUE \$	L				
Account Number:				Г				
			VALUE \$					
			(Total		Subt		\$1,000.00	
0 continuation sheets attached			(Use only		Т	otal	\$1,000.00	

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Debtor (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled Codebtor, include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ■ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occured first, to the extend provided in 11 U.S.C. § 507(a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer of fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). ☐ Deposits by individuals Claims of individuals up to \$2,225* deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). ☐ Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). **☐** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTR, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re:

¹ continuation sheets attached

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20001							(== ==== ::=)	
Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Total Amount of Claim	Amount Entitled to Priority
Account Number: 572-97-7239 IRS P.O. Box 480, Stop 660 Holtsville, New York11742-0480			1999				7,236.58	7,236.58
Account Number:								
Account Number:								
Account Number:								
Account Number:								
Account Number:								
Account Number:								
			(Total				\$7,236.58	
			(Use only	on la			\$7,236.58	

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Debtor (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

three columns.)

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joi or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number: 549113002450							19,676.58
Citibank (South Dakota) Na(s) 10965 Decatur Road Philadelphia, PA 19154-3210							
Account Number: 5490990997553092							17,269.79
MBNA-Hilco Receiveables, LLC P.O. Box 1335 Buffalo, New York 14240-1335							
Account Number: 601101180215065			Discover Card				15,118.65
Eichenbaum, Kantrowitz, Leff & Gulko, LLC 10 Forest Avenue - PO Box 914 Paramus, New Jersey 07653-0914							
Account Number: 4226310720090664							8,031.44
Titan Recovery Group 126 N. Meridian Road Kalispell, MT 59901						_	
			(Total		Subt		\$60,096.46
1 continuation sheets attached			(Total	or u		otal	

1 continuation sheets attached (Use only on last page)

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Deptor				(II K	MOIL	(11)	
Creditor's Name and Mailing Address Including Zip Code Account Number: 4319865453 Chase Manhattan Auto Finance Corp	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim 7,173.80
P.O. Box 31207 Tampa, FL 33631-3167 Account Number: 77382162781882000							
Citibank P.O. Box 4783 Chicago, IL							1,246.23
Account Number: 7671131010992903 NCO Financial Systems 150 Crosspoint Parkway Getzville, NY 14068							1,187.01
Account Number:							
Account Number:							
Account Number:							
Account Number:							
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			(Use only		T	otal	

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Debtor (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e. "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases. Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential Real Name and Mailing Address, Including Zip Code, Property. State Contract Number of Any Government of Other Parties to Lease or Contract Contract

	Case 05-49621-RG	DOC I	Filed 10/13/0	د/Entered 10	13/05 16:18:21	Desc Main	
In re:	IAN GREGOI	RY ARIAS	Document	>age©260 not 39			
	D. I.	,			C.C.1		

Debtor (if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.	
Name and Mailing Address of Codebtor	Name and Mailing Address of Creditor

Page 21 Nof 39

(if known)

Debtor

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

a joint petition is filed, u	nless the spouses are separated and a joint	•											
Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE												
Status: Divorced	NAMES Menelik Fidel Arias	AGE 12	RELATION	ISHIP Son									
Employment:	DEBTOR			SPOUSE									
Occupation	Sr. Development Officer												
Name of Employer	Enterprise Social Investment Corporation												
How Long Employed	1 year 10 Months												
Address of Employer	80 Fifth Avenue - 7th Floor												
	New York, New York 10011												
	41.4												
	average monthly income) s wages, salary, and commissions												
(pro rate if not paid		\$	7,644.00	\$									
Estimated monthly ov		\$,	\$									
SUBTOTAL		\$	7,644.00	\$	0.00								
LESS PAYROLL	DEDUCTIONS												
a. Payroll taxes a	nd social security	\$	1,900.00	\$									
b. Insurance		\$	210.00	\$									
c. Union dues		\$		\$									
d. Other (Specify		\$ \$		\$									
e. Other (Specify				\$									
	PAYROLL DEDUCTIONS	\$	2,110.00	\$	0.00								
TOTAL NET MONT	HLY TAKE HOME PAY	\$	5,534.00	\$	0.00								
Regular income from (attach detailed staten	operation of business or profession or farment)	n \$		\$									
Income from real prop		\$		\$									
Interest and dividends		\$		\$									
	e or support payments payable to the debte	or for the		\$									
	of dependents listed above er government assistance	Ф		Ф									
(Specify:)	or go verimient assistance	\$		\$									
Pension or retirement		\$		\$									
Other monthly income	2												
		\$		\$									
TOTAL MONTHLY TOTAL COMBINED	INCOME MONTHLY INCOME \$ 5,534.00	\$	5,534.00	\$	0.00								

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor (if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Cexpenditures labeled "Spouse".	Complete a separate s	schedule of
Rent or home mortgage payment (include lot rented for mobile home) Are real estate taxes included? Yes No Is property insurance included? Yes No	\$	2,125.00
Utilities: Electricity and heating fuel Water and sewer Telephone	\$ \$ \$	150.00
Other Internet	\$	50.00
Home maintenance (repairs and upkeep)	\$	15.00
Food Clothing Laundry and dry cleaning Medical and dental expenses Transportation (not including car payments) Recreation, clubs and extertainment, newspapers, magazines Charitable contributions	\$ \$ \$ \$ \$ \$	985.00 100.00 50.00 56.00 385.00 100.00
Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renters Life Health Auto Other Taxes (not deducted from wages or included in home mortgage payments)	\$ \$ \$ \$ \$	66.00
Installment payments: (In chapter 12 or 13 cases, do not list payments to be included in the plan) Auto Other Other	\$ \$ \$	83.00
Alimony, maintenance, and support paid to others Payments for support of additional dependents not living at your home Regular expenses from operation of business, profession, or farm (attach detailed statement) Other TAX OWING TO IRS FOR UNDER WITHHOLDING (9 exemptions claimed)	\$ \$ \$ \$	100.00 600.00 635.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	5,500.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekl regular interval. A. Total projected monthly income B. Total projected monthly expenses C. Excess income (A minus B) D. Total amount to be paid into plan each	y, monthly, annually \$ \$ \$	

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IAN GREGO	RY ARIAS	Document Pa	anec 38 Maf 30	

Debtor

Date

In re:

(if known)

Signature of Authorized Individual

DECLARATION CONCERNING DEBTOR(S) SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

10-13-2005	IAN GREGORY ARIAS
Date	/s/ Ian Gregory Arias
10-13-2005	
Date	Signature of Joint Debtor (if any)
×	* * * * *
DECLARATION UNDER PENALTY OF PERJ	URY ON BEHALF OF CORPORATION OR PARTNERSHIP
10-13-2005	

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

District of New Jersey, Newark Division

In Re:	IAN GREGORY ARIAS	Case No.
	Debtor	(if known)
	STATEMEN	Γ OF FINANCIAL AFFAIRS
inform inform An inc	nation for both spouses is combined. If the case is file nation for both spouses whether or not a joint petition dividual debtor engaged in business as a sole proprieto	ouses filing a joint petition may file a single statement on which the d under chapter 12 or chapter 13, a married debtor must furnish is filed, unless the spouses are separated and a joint petition is not filed. or, partner, family farmer, or self-employed professional, should provide uch activities as well as the individual's personal affairs.
complis need	ete Questions 19-25. If the answer to any question is	ebtors that are or have been in business, as defined below, also must "None", mark the box labeled "None". If additional space parate sheet properly identified with the case name, case
		DEFINITIONS
individus precedus or more	dual debtor is "in business" for the purpose of this form ling the filing of this bankruptcy case, any of the follow	se of this form if the debtor is a corporation or partnership. An if the debtor is or has been, within the two years immediately wing: an officer, director, managing executive, or owner of 5 percent partner, other than a limited partner, of a partnership; a sole
percen	elatives; corporations of which the debtor is an officer	ited to: relatives of the debtor; general partners of the debtor and director, or person in control; officers, directors, and any owner of 5 rate debtor and their relatives; affiliates of the debtor and insiders of § 101.
	1. Income from employment or operation of bu	siness
None _	operation of the debtor's business from the beginn the gross amounts received during the two years in has maintained, financial records on the basis of a the beginning and ending dates of the debtor's fisc	as received from employment, trade, or profession, or from ing of this calendar year to the date this case was commenced. State also mediately preceding this calendar year. (A debtor that maintains, or fiscal rather than a calendar year may report fiscal year income. Identify al year.) If a joint petition is filed, state income for each spouse 12 or chapter 13 must state income of both spouses whether or not a joint not a joint petition is not filed.)
Amount	Source (if more	than one)
10,000.00 - 2	2003 Unemployed	

Yearly Salary

Salary to Date

\$66,000.00 - 2004

\$68,796.00 - 2005

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None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount Source (if more than one) \$4,000.00 - 2004 Consulting \$2,000.00 - 2005 Consulting

3. Payments to creditors

None (a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor Dates of Payments Amount Paid Amount Still Owing

iscover Bank v	. Ian Arias - DC006611-04	Collection	Superior Court of NJ Hudson County-Spec. Civil	Pending
Caption of S	uit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition
None	the filing of this bankruptcy ca	se. (Married debtors filing under	otor is or was a party within one year in chapter 12 or chapter 13 must includubless the spouses are separated and a join of the chapter 13 must include the spouses are separated and a join of the chapter 13 must be separated and a join of the chapter 14 must be separated and a join of the chapter 15 must be separated as the chapter 15 must be separated	e information concerning
	4. Suits and administrative p	proceedings, executions, garnish	ments and attachments	
Name and A	ddress of Creditor			
	or both spouses whether or not	lers. (Mathled libers filing und to a joint petition is filed, unless the	Entered 10/13/05 16:18:20 pg the commencement of this case of the commencement of this case of the commencement of the case of the commencement of	de payments by either tition is not filed.)

immediately preceding the commence	emenCd the Case. (Mart 1961 defither or both spouses whether or i	ARIAS Page 4 Gred 10/13/05 16:18:21 Desc Main Gred 10/13/05 16:18:21 Desc Main or fining under chapter 12 or chapter 13 must include not a joint petition is filed, unless the spouses are
Name and Address of Person for Whose Benefit Property was Seized	Date of Seizure	Description and Value of Property
	possessed by a creditor, sold at a	foreclosure sale, transferred through a deed in
(Married debtors filing under chapter	12 or chapter 13 must include in	ly preceding the commencement of this case. formation concerning property of either or both separated and a joint petition is not filed.)
Name and Address of Creditor or Seller	Transfer or Return	Description and Value of Property
Chase Manhattan Automotive Finance Corp. P.O. Box 31207 Tampa, FL 33631-3167	December 2003	Pathfinder Truck - \$7,173.80

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None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment

Terms of Assignment or Settlement

Name and Address of Custodian

Name and Location of Court Case Title and Number

Date of Order

Description and Value of Property

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except ordinary and usual gifts to charitable contributions aggregating	tributions made within one year immedifamily members aggregating less than \$ ng less than \$100 per recipient. (Marries by either or both spouses whether or no	ately preceding the commence 200 in value per individual fan d debtors filing under chapter	nily member and 12 or chapter 13
Name and Address of Person or Organization	Relationship to Debtor, if any D	ate of Gift	Description and Value of Gift
of this case or since the commence	other casualty or gambling within one yement of this case. (Married debtors fili hether or not a joint petition is filed, undependent of circumstances in whole or in part by insurations.)	ng under chapter 12 or chapter less the spouses are separated a and, if loss was covered	r 13 must include
9. Payments related to debt cour	nseling or bankruptcy		
consultation concerning debt cons	perty transferred by or on behalf of the olidation, relief under the bankruptcy lading the commencement of this case.		
Name and Address of Payee	Date of Payment, Name of Payor if other than Debtor	Amount of Money or De and Value of Property	escription
Schumann Hanlon LLC	October 2005	\$900.00	

Ca	ase 05,49621-RG		ntered 10/13/05 16:18:21 30 of 39	Desc Main
None 🛚	the debtor, transferred eit case. (Married debtors fi	y, other than property transferred in the o her absolutely or as security within one y ling under chapter 12 or chapter 13 must l, unless the spouses are separated and a	ear immediately preceding the comm include transfers by either or both sp	encement of this
Name and A Relationship	Address of Transferee,	Date	Describe Property Tra and Value Received	nnsferred
	11. Closed financial acc	counts		
None 🛚	closed, sold, or otherwise checking, savings, or othe banks, credit unions, pens (Married debtors filing un	ounts and instruments held in the name of transferred within one year immediately er financial accounts, certificates of depo- sion funds, cooperatives, associations, brader chapter 12 or chapter 13 must include couses whether or not a joint petition is fi	preceding the commencement of this sit, or other instruments; shares and si okerage houses and other financial in le information concerning accounts o	case. Include hare accounts held in stitutions. r instruments held
Name and A	Address of Institution	Type and Number of Amount of Final Bal		Amount and Date of Sale or Closing
	12. Safe deposit boxes			
None	List each safe deposi within one year immediat chapter 13 must include b	t or other box or depository in which the rely preceding the commencement of this boxes or depositories of either or both spot and a joint petition is not filed.	case. (Married debtors filing under c	chapter 12 or
Name and A or Other De	Address of Bank	Names and Addresses of those Access to Box or Depository	with Description of Contents	Date of Transfer or Surrender, if any

Commerce Bank

New York, New York

82 Fifth Avenue (at 14th St.)

Birth Certificate Family Records

\$800.00 cash

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Desc Main

Dates of Occupancy

Document Page 31 of 39 None X List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Creditor Date of Setoff Amount of Setoff 14. Property held for another person None X List all property owned by another person that the debtor holds or controls. Description and Value of Property Name and Address of Owner Location of Property 15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is

Name Used

filed, report also any separate address of either spouse.

None X

Address

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None 🛛

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the sixyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

17. Environmental information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None 🛛

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

Name and Address of
Site Name and Address
Governmental Unit
Date of Notice
Environmental Law

Name and Address of

Site Name and Address Governmental Unit Date of Notice Environmental Law

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Name and Address of Governmental Unit

Docket Number

Status or Disposition

18. Nature, location and name of business

None 🛛

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six-years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

Name, Taxpayer I.D. Number, Address

Nature of Business

Beginning and Ending Dates

None [

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Name Address

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I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any

[If completed by an individual or individual and spouse.]

attachments thereto and that they are true and correct.

10-13-2005	IAN GREGORY ARIAS
Date	/s/ Ian Gregory Arias
10-13-2005	
Date	Signature of Joint Debtor (if any)
	* * * * * * oration] Indicate the description of the foregoing statement of financial affairs and any correct to the best of my knowledge, information and belief.
Date	Signature of Authorized Individual
	Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Debtor (if known)

UNITED STATES BANKRUPTCY COURT

District of New Jersey, Newark Division

CHAPTER 13 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and	d liabilities which includes consume	er debts secured by property	of the estate.	
2. I intend to do the following with re	espect to the property of the estate w	which secures those consume	er debts:	
a. Property To Be Surrendered				
Description of Property		Creditor's Nan	ne	
B. Property To Be Retained Description of Property 1998 Pontiac Grand Am	Creditor's Name Jennifer Spiller	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
10-13-2005		IAN GREGO	PRY ARIAS	
Date		/s/ Ian Greg	gory Arias	
10-13-2005				
Date		Signature of Joint	Debtor (if any)	

Debtor (if known)

UNITED STATES BANKRUPTCY COURT

District of New Jersey, Newark Division

STATEMENT Pursuant to Rule 2016(b)

Pu	rsuant to Rule 2016(b)
debtor(s) and that the compensation paid to me within o	e 2016(b), I certify that I am the attorney for the above-named one year before the filing of the petition in bankruptcy, or agreed to a behalf of the debtor(s) in contemplation of or in connection with
For legal services, I have agreed to acce Prior to the filing of this statement I hav Amount of filing fee in this case paid Balance Due	
2. The source of the compensation paid to me was: Debtor(s) Other (Special Compensation paid to me was:	cify:)
3. The source of the compensation to be paid to me is: Debtor(s) Other (Spec	cify:)
4.	compensation with a person or persons who are not
	pensation with a person or persons who are not members eement, together with a list of the names of the people sharing in
5. In return for the above-disclosed fee, I have agreed and Analysis of the debtor(s) financial situation, and determining whether to file a petition in bankrum Preparation and filing of any petition, schedule Representation of the debtor(s) at the meeting of Negotiation of reaffirmation or surrender of second	spectrage of the United States Code. s, statements, and plan which may be required. of creditors.
6. By agreement with the debtor(s), the above-disclose	d fee does not include the following services:
I certify that the foregoing is a complete state representation of the debtor(s) in this bankruptcy process	CERTIFICATION ement of any agreement or arrangement for payment to me for eding.
10-13-2005	DAVID K. DeLONGE
Date	/s/ David K. DeLonge

UNITED STATES BANKRUPTCY COURT

District of New Jersey, Newark Division

Re:	IAN GREGORY ARIAS	Case No.
	Debtor	(if known)
	VERIFICATION (OF CREDITOR MATRIX
	The above named debtor(s), or debtor's attor	orney if applicable, do hereby certify under
	penalty of perjury that the attached Master Ma	ailing List of creditors, consisting of 1 sheet(s) is
	complete, correct and consistent with the debt	or's schedules pursuant to Local Bankruptcy
	Rules and I/we assume all responsibility for er	rrors and omissions.
	10.12.2005	DAVID K. D.J. ONCE
	10-13-2005 Date	DAVID K. DeLONGE /s/ David K. DeLonge
		7.5/ Buria IN Bellonge
	IAN GREGORY ARIAS	
	/s/ Ian Gregory Arias	Signature of Joint Debtor (if any)

UNITED STATES BANKRUPTCY COURT

District of New Jersey, Newark Division

In re)
	Case No.
Debtor(s)) Chapter
Address:)
) STATEMENT OF SOCIAL
Last four digits of Social Security No(s): all of Employer's Tax Identification No(s) [if any]:) SECURITY NUMBER(S))))
1. Name of Debtor: (Last, First, Middle)	
(Check the appropriate box and, if applicable, provide Debtor has a social security number and it is	
(If more than one, state all)	•
☐ Debtor does not have a social security numb	er.
2. Name of Joint Debtor: (Last, First, Middle) (Check the appropriate box and, if applicable, provide)	
Joint Debtor has a social security number an (If more than one, state all)	
☐ Joint Debtor does not have a social security	number.
I declare under penalty of perjury that the foregoing is t	rue and correct.
IAN GREGORY ARIAS	10-13-2005
/s/ Ian Gregory Arias	Date
	10-13-2005

PENALTY FOR MAKING A FALSE STATEMENT: Fine of up to \$250,000 or up to 5 years imprisonment or both. 11 U.S.C. §§ 152 and 3571